WHAT IS CLAIMED IS:

1.   A method for authenticating an electronic transaction comprising:

inputting smart card information from a smart card into a payment enabled device;

inputting an identification number into the payment enabled device;

authenticating the smart card information;

authenticating the identification number; and

sending payment information from a server to a desired location after authenticating the smart card information and authenticating the identification number.

2.   The method of claim 1 further comprising:

using a payment enabled devices from the group consisting of a private payment enabled device and a public payment enabled device.

3.   The method of claim 1 further comprising:

using a payment enabled devices from the group consisting of a kiosk, a point of sale terminal, a computer, a vending machine, a parking meter, a newspaper machine, a personal data assistant, a set-top box, a telephone, and a cell phone.

4.   The method of claim 1 wherein the step of authenticating the smart card information is performed by the payment enabled device.

5.   The method of claim 1 wherein the step of authenticating the smart card information is performed by the server.

6.   The method of claim 1 wherein the step of authenticating the identification number is performed by the smart card.

7.   The method of claim 1 wherein the electronic transaction is payment for at least one of a good and a service that is being provided by a merchant.

8.   The method of claim 7 wherein the desired location is the merchant.

9.   The method of claim 7 wherein the desired location is a merchant server that is used by the merchant.

10.   The method of claim 7 wherein the desired location is a financial institution that is used by the merchant.

11.   The method of claim 7 further comprising:

sending a payment request to the server;

wherein the payment request includes an amount of money, a merchant identification number, and smart card owner information.

12.   The method of claim 11 wherein the payment request further includes a information related to a type of the at least one of a good and a service.

13.   The method of claim 11 wherein the payment request further includes type of payment information;

wherein the type of payment is selected from the group consisting of:

credit, debit, pre-paid, and loyalty point.

14.   The method of claim 7 further comprising:

issuing a receipt for the transaction.

15.   A system for authenticating an electronic transaction comprising:

means for receiving smart card information from a smart card;

means for receiving an identification number from a user;

means for authenticating the smart card information;

means for authenticating the identification number; and

means for sending payment information from a remote server to a desired location after authenticating the smart card information and authenticating the identification number.

16.   The system of claim 15 wherein the electronic transaction is payment for at least one of a good and a service that is being provided by a merchant.

17.   The system of claim 16 wherein the desired location is one location selected from the group consisting of: the merchant, a merchant server that is used by the merchant, and a financial institution that is used by the merchant.

18.   The system of claim 16 further comprising:

means for sending a payment request to the server;

wherein the payment request includes an amount of money, a merchant identification number, and smart card owner information.

19.   The system of claim 18 wherein the payment request further includes a information related to a type of the at least one of a good and a service.

20.   The method of claim 18 wherein the payment request further includes type of payment information;

wherein the type of payment is selected from the group consisting of:

credit, debit, pre-paid, and loyalty point.